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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/639,310	08/14/2000	Jay Paul Drummond	D-1077+18	9530

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EXAMINER
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CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 12/23/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/639,310	DRUMMOND ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Debra F. Charles	3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 August 2000.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                  | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____  |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                         | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) <u>2,5</u> | 6) <input type="checkbox"/> Other:  |

Claims 1-24 have been reviewed.

### **DETAILED ACTION**

#### ***Claim Rejections - 35 USC § 101***

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 8, 12, 20 and 24 are rejected under 35 U.S.C. 101 because they combine two different types of inventions.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1,2,5, 8,9,10, 12,13, 20, 21, 22 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta (US 5619558 A) and Bertram et al. (US 6049812 A).

As per claim 1, 9, 13 and 21, Jheeta disclose a method of operating an automated transaction machine comprising:

- a) reading customer identification information with a reading device in operative connection with an automated transaction machine(Jheeta, Abstract, Col. 2, Lines 20-50);
- b) accessing at least one customer profile value from at least one data store, responsive to the customer identification information(Jheeta, Abstract, Col. 1, Lines 40-60, Col. 2, Lines 20-50);
- c) generating at least one web page(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13,

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14) responsive to the at least one customer profile value(Jheeta, Abstract, Col. 1, Lines 40-60, Col. 2, Lines 20-50, Col. 3, Lines 35-67); and

d) displaying the at least one web page at the machine through operation of a browser(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

Jheeta fails to disclose generating at least one web page and displaying the at least one web page at the machine through operation of a browser.

Bertram et al. disclose generating at least one web page and displaying the at least one web page at the machine through operation of a browser(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use generating at least one web page and displaying the at least one web page at the machine through operation of a browser as taught by Bertram et al. to get the benefit of using web browsers on the ATM machine display.

As per claims 2 and 10, Jheeta disclose the method according to claims 1 and 9, further comprising:

f) modifying the at least one customer profile value in the data store responsive to the input(Jheeta, Abstract, Col. 1, Lines 40-60, Col. 2, Lines 20-50, Col. 3, Lines 35-67).

As per claim 5, Jheeta disclose the method according to claim 2, wherein in step (a) the reading device includes a card reader device, and wherein the customer identification information is read from a card(Jheeta, Abstract, Col. 2, Lines 20-50).

As per claim 22, Jheeta disclose the method according to claim 21, further comprising prior to step (c):

e) determining if the consumer is a customer associated with a financial institution, wherein if the consumer is determined not to be a customer of the financial institution, the targeted advertisement includes a promotion for the financial institution(Jheeta, Abstract, Col. 1, Lines 5-40, Col. 3, Lines 38-50).

As per claims 8, 12, 20 and 24, Jheeta disclose computer readable media operative to cause a computer to carry out the method steps recited in claims 1, 9, 13 and 21(Jheeta, Abstract, Col. 1, Lines 40-60, Col. 2, Lines 1-60).

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4. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Bertram et al. as applied to claim 2 above, and further in view of Akiyama et al. (US 5539825 A).

As per claim 4, Jheeta disclose the method according to claim 2.

Jheeta fails to disclose wherein the data store includes a smart card.

Akiyama et al. disclose wherein the data store includes a smart card(Akiyama et al., Abstract, Col. 1, Lines 10-25, Col. 6, Lines 8-25).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the data store includes a smart card as taught by Akiyama et al. to get the benefit of using IC technology for customer ATM cards.

5. Claims 3, 6, 7,11, 14,15,16, 17,18 and 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Bertram et al. as applied to claims 2 and 21 above, and further in view of Patterson et al. (US 5915246 A).

As per claim 3, Jheeta disclose the method according to claim 2.

Jheeta fails to disclose wherein the data store includes a remote database.

Patterson et al. disclose wherein the data store includes a remote database (Patterson et al., Abstract, Col. 4, Lines 15-25).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the data store includes a remote database as taught by Patterson et al. to get the benefit of using a remote database for customer profile data.

As per claims 6,7 and 11 Jheeta disclose the method according to claims 2 and 10.

Jheeta fails to disclose wherein the customer profile value is representative of the preferred natural language of the customer, wherein the input is representative of a different value for the preferred natural language of the customer;

And wherein the customer profile value is representative of a fast cash amount, wherein the web page includes a selectable option which corresponds to having the automated

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transaction machine dispense an amount of cash that is equal to the fast cash amount, wherein step (f) includes modifying the fast cash amount;

And wherein the customer profile values include a last withdrawal amount representative of a previously withdrawn amount of cash, wherein one of the selectable options corresponds to a dispensing of an amount of cash equal to the last withdrawal amount, wherein step

(e) includes dispensing of a selected amount of cash with a cash dispenser device, and wherein step

(f) includes modifying the last withdrawal amount with a value that corresponds to the selected amount of cash.

Patterson et al. disclose wherein the customer profile value is representative of the preferred natural language of the customer, wherein the input is representative of a different value for the preferred natural language of the customer(Patterson et al., Abstract, Cols. 1-4, esp. Col. 1, Lines 1-50);

And wherein the customer profile value is representative of a fast cash amount, wherein the web page includes a selectable option which corresponds to having the automated transaction machine dispense an amount of cash that is equal to the fast cash amount, wherein step (f) includes modifying the fast cash amount(Patterson et al., Abstract, Cols. 1-4, esp. Col. 1, Lines 1-50);

And wherein the customer profile values include a last withdrawal amount representative of a previously withdrawn amount of cash, wherein one of the selectable options corresponds to a dispensing of an amount of cash equal to the last withdrawal amount, wherein step

(e) includes dispensing of a selected amount of cash with a cash dispenser device, and wherein step

(f) includes modifying the last withdrawal amount with a value that corresponds to the selected amount of cash(Patterson et al., Abstract, Cols. 1-4, esp. Col. 1, Lines 1-50).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use customer profile values gleaned from customers' habitual transaction request or requests as taught by Patterson et al. to get the benefit of presenting the customer with profile data reflecting customers' transaction input.

Jheeta fails to disclose wherein the web page is generated in a language that corresponds to the value.

Bertram et al. disclose wherein the web page is generated in a language that corresponds to the value (Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

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Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the web page is generated in a language that corresponds to the value as taught by Bertram et al. to get the benefit of using web browsers to indicate options for customers' selection.

As per claims 16,17 and 23, Jheeta disclose the method according to claims 13,15 and 21.

Jheeta fails to disclose wherein the targeted advertisement includes at least one selectable option, wherein the method further comprises:

- (e) receiving an input from the consumer that corresponds to the selectable option; and
- (f) updating the customer profile responsive to the input.

Patterson et al. disclose wherein the targeted advertisement includes at least one selectable option, wherein the method further comprises:

- (e) receiving an input from the consumer that corresponds to the selectable option; and
- (f) updating the customer profile responsive to the input (Patterson et al., Abstract, Cols. 1-4, esp. Col. 1, Lines 1-50).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the targeted advertisement includes at least one selectable option, wherein the method further comprises:(e) receiving an input from the consumer that corresponds to the selectable option; and (f) updating the customer profile responsive to the input as taught by Patterson et al. to get the benefit of presenting the customer with profile data reflecting customers' transaction input.

Official notice is taken that it is old and well known in the computer art to get the advantage of providing customers with selectable options that automatically builds the customers' profile in order to present the customer with relevant selectable options upon subsequent ATM use. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to include customer selectable options in which the actual selected option becomes a part of the customers' stored profile.

As per claims 14, 15 and 18, Jheeta disclose the method according to claim 13.

Jheeta fails to disclose wherein when the customer type corresponds to a servicer of automated transaction machines, the web page includes a plurality of selectable servicer options for servicing the automated transaction machine;

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And wherein when the customer type corresponds to a consumer, the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine;

And wherein when the customer type corresponds to a first type of customer, the web page includes a first option to perform a first transaction with the automated transaction machine, wherein when the customer type corresponds to a second type of customer, the web page does not include the first option.

Patterson et al. disclose wherein when the customer type corresponds to a servicer of automated transaction machines, the web page includes a plurality of selectable servicer options for servicing the automated transaction machine;

And wherein when the customer type corresponds to a consumer, the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine;

And wherein when the customer type corresponds to a first type of customer, the web page includes a first option to perform a first transaction with the automated transaction machine, wherein when the customer type corresponds to a second type of customer, the web page does not include the first option(Patterson et al., Abstract, Cols. 1 and 2).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use customer type based on customer profile that identifies the type of ATM user as taught by Patterson et al. to get the benefit of presenting the ATM user with relevant options to select.

Jheeta fails to disclose web page.

Bertram et al. disclose web page(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use web page as taught by Bertram et al. to get the benefit of using web browsers to indicate options for customers' selection based on the type of customer identified via the customer profile.

6. Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta, Bertram et al. and Patterson et al. as applied to claim 18 above, and further in view of Martin, Jr. et al. (US 630860 B1).

As per claim 19, Jheeta discloses the method according to claim 18.

Jheeta fails to disclose wherein the first transaction corresponds to bill payment.



Martin, Jr. et al. disclose wherein the first transaction corresponds to bill payment(Martin, Jr. et al., Abstract, Fig. 3, item 304, Col. 5, Lines 35-67, Col. 6, Lines 20-32, Col. 10, Lines 55-67, Col. 11, Lines 1-20).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the first transaction corresponds to bill payment as taught by Martin, Jr. et al. to get the benefit of using an ATM screen to select the bill payment.

### ***Conclusion***

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Ely et al., System and Method for Accessing Customer Contact Services Over A Network.

Hughes et al., System for Remote Purchase Payment Transactions and Remote Bill Payments.

Wern, System for Marketing Foods and Services Utilizing Computerized Central and Remote Facilities.

Minhas, Raj Singh et al., Benefit Segmentation by Factor Analysis: An Improved Method of Targeting Customers for Financial Services, International Journal of Bank Marketing, 1996, Vol. 14, Issue 3, p.3, 11p, 5 charts.

Bosco, Pearl, Knowledge is Power, Profit: Beefing Up Customer Profiles With Market Savvy, American Banker, 08/18/97, Vol. 162, Issue 158, p6A, 2p.

Sweeney, Paul, U.S. Banker, June 2001, Vol. 111, Issue 6, p52, 3p.

WO 9912091, Jordan et al.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John G. Weiss can be reached on (703) 308-2702. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Debra F. Charles  
Examiner  
Art Unit 3629

dfc  
December 15, 2002

  
**JOHN G. WEISS**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 3600**